



Order Filed on October 16, 2017
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Daniel L. Reinganum, Esq.
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In Re:

Joanne Jacuk

Case No.: 16-17561-JNP

Chapter: 13

Hearing Date: _____

Judge: Poslusny

**CONSENT ORDER AND CARVE-OUT AGREEMENT REGARDING STATE OF NEW
JERSEY SECURED CLAIM**

The relief set forth on the following pages, numbered two (2) through three (3) is
ORDERED.

DATED: October 16, 2017



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Page: 2 of 3
Name of Debtors Joanne Jacuk
Case No. 16-17561-JNP
Caption of Order Consent Order and Carve-Out Agreement Regarding State of New Jersey Secured Claim

This Consent Order and Carve-Out Agreement is entered into between Joanne Jacuk (the 'Debtor') and the State of New Jersey, Division of Taxation (the 'State of New Jersey').

WHEREAS,

1. The State of New Jersey has filed proof of claim #4-1, setting forth a secured claim (or in the alternative, a priority claim) in the amount of \$121,673.38 (the 'Secured Claim').
2. Whereas the Secured Claim arises out of debts owed by Highgate Steel, Inc., of which the Debtor was a responsible person, and the State of New Jersey has filed a Certificate of Debt under DJ-060542-2007 against the Debtor.
3. Whereas the Debtor and the State of New Jersey wish to compromise the Secured Claim in order to facilitate payment to the State of New Jersey from the sale of the Debtor's residence located at 7 Windgate Drive, Cherry Hill, New Jersey.

THEREFORE, the Debtor and the State of New Jersey have agreed as follows:

4. The State of New Jersey shall accept \$45,000 from the sale of 7 Windgate Drive, Cherry Hill, New Jersey in full and complete satisfaction of the Secured Claim.
5. Within thirty (30) days of receipt of the \$45,000 payment, the State of New Jersey shall file a warrant to satisfy judgment for DJ-060542-2007.
6. The State of New Jersey grants a carve-out of the remaining balance of the Secured Claim (i.e. \$76,673.38) in favor of the Debtor/Chapter 13 Estate.

Page: 3 of 3
Name of Debtors Joanne Jacuk
Case No. 16-17561-JNP
Caption of Order Consent Order and Carve-Out Agreement Regarding State of New Jersey Secured Claim

I hereby agree to the form and content of this Consent Order

McDowell Posternock
Apell & Detrick, PC

BY: /s/ Daniel Reinganum Date: 10/6/2017
Daniel Reinganum, Esq.
Attorney for Debtor

State of New Jersey
Division of Taxation

BY: /s/ Erica Hamlin Date: 10/5/2017
Erica Hamlin
Investigator

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
JoAnne M. Jacuk
Debtor

Case No. 16-17561-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2017.

db +JoAnne M. Jacuk, 7 Windgate Rd., Cherry Hill, NJ 08003-1822

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2017 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com,
Aholmes@hgllclaw.com
Daniel L Reinganum on behalf of Debtor JoAnne M. Jacuk dreinganum@MPADLaw.com,
kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r62202@notify.bestcas
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William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
TOTAL: 9